

## Section 3

# HOUSING ELEMENT

### 3.1 Executive Summary

To preserve and create housing that meets the needs and desires of residents, Bloomington will:

- **Keep existing housing in good condition.**

The future condition of Bloomington housing is dependent upon ongoing reinvestment in maintenance and improvements. Owners will reinvest only if they have confidence in the future of their neighborhood and the community at large. To instill neighborhood confidence, Bloomington will aggressively enforce code requirements; continue time-of-sale inspections; build community; preserve public safety; keep public infrastructure well maintained; track neighborhood stability indicators; target public improvements in areas of highest benefit; pursue desirable redevelopment of neighborhood commercial nodes and implement a coordinated marketing program.

Reinvestment can also be hindered by a variety of barriers including financial, health, language, know-how, and time. To reduce these barriers, Bloomington will fund home improvement loan programs; organize and publicize volunteer efforts and link property owners with training and improvement ideas. In some cases, housing has become functionally obsolete and reinvestment does not make financial sense. Bloomington will work with property owners to encourage redevelopment of functionally obsolete housing.

- **Guide new housing to appropriate locations.**

Bloomington will use land use controls and approvals to guide the highest density new housing to locations near transit, services, amenities and employment.

- **Support the provision of affordable housing.**

Bloomington will work with housing providers to create affordable housing at levels suggested by the Metropolitan Council. To assist the creation of affordable housing, Bloomington will establish affordable housing numeric goals within the *HRA Action Plan*; commit funds toward additional affordable housing; actively pursue federal, state and regional financial resources and amend official controls, where appropriate.

- **Strive for housing that serves residents at each stage of their lives.**

Bloomington will work to preserve and provide housing that meets market demands and allows residents to remain in the community at all stages of their lives. Bloomington will monitor market demands and consider amendments to land use controls. Unfortunately, some desired housing types may be difficult to accommodate in Bloomington due to high land values.



**Reflections Condominiums: Built 2005, 263 units, 91 units per acre.**

**Previous use: Office parking.**

### Housing History, Before 1960

Before World War II, Bloomington was a small community with a rural, agricultural atmosphere. Housing consisted of farm homes along with a few isolated subdivisions with wells and septic systems. Bloomington's rapid transformation into a sizable city and major employment center began in the postwar era of economic expansion. Population soared from 9,902 in 1950 to 50,498 in 1960 as federal policies encouraged single-family, detached owner occupied housing.

Most of the housing growth occurred in eastern Bloomington and gradually spread west. In the early years of the expansion, Bloomington's housing was extremely homogeneous. In 1960, over 99% of the city's housing units were single family detached. Bloomington's population consisted primarily of nuclear families with parents in the child-rearing years of the life cycle. Average household size in 1960 was 4.2.



**Village on Nine Mile Creek:**  
Built 2004-2006, 88 townhome and condominium units, 17 units per acre.  
Previous use: City Hall.

## Housing History, After 1960

Since 1960, Bloomington's housing has diversified considerably as illustrated by **Figure 3.1, below right**. Multi-family housing, townhomes and senior housing of all types has been added and now constitute well over one third of all residential units. Bloomington became fully developed in the 1990s. Housing growth continued however, as redevelopment occurred. Due to the economics of redevelopment, new growth in housing has been multi-family units. And, since 2000, most new housing created has been on land formerly occupied by non-residential uses.

Bloomington now offers a variety of housing types capable of meeting the needs of any stage in the life cycle. Average household size fell to 2.3 by 2000 as many of the large families of the 1960s became empty nester households remaining in single-family detached homes and as more multiple family units were added.

## 3.2 Context

### Housing Stock

#### Housing Mix

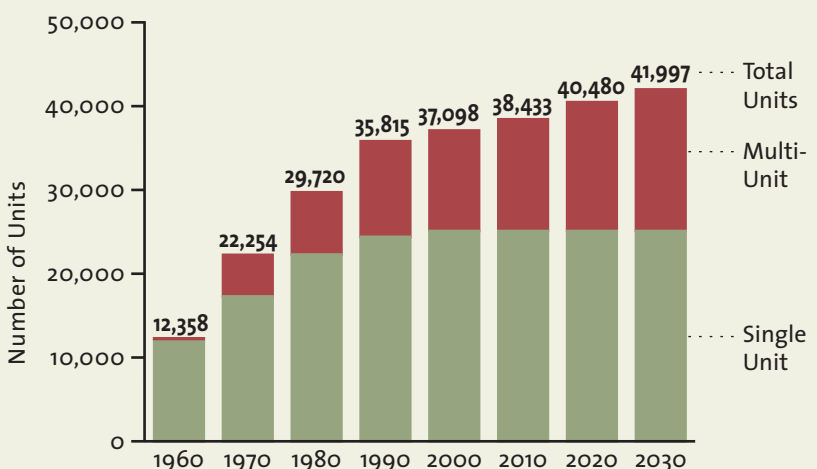
While originally oriented toward single family detached housing, Bloomington now has a variety of housing types as depicted in **Table 3.1, below**. In the future, Bloomington's housing mix will shift further toward multi-family housing types. Residential growth will continue to be dominated by multi-family housing developments because opportunities for new single-family homes are limited due to the lack of vacant land. From 2000 to 2007, Bloomington had a net gain of 742 multi-family units and a net loss of 16 single-family detached units.

**Table 3.1 Housing Units by Type, 2007**

Type	Units	Percent
1-Unit, detached (single-family home)	21,438	56.8%
1-Unit, attached (townhome, side by side two-family home)	3,569	9.5%
2-Unit structure (over/under two-family home)	286	0.8%
Structure with 3 or more units (apartments, condos, co-ops)	12,297	32.6%
Mobile home	140	0.4%
<b>Total</b>	<b>37,730</b>	<b>100%</b>

Source: U.S. Census Bureau (2000) adjusted by permit activity.

**Figure 3.1 Housing Units, 1960 - 2030**



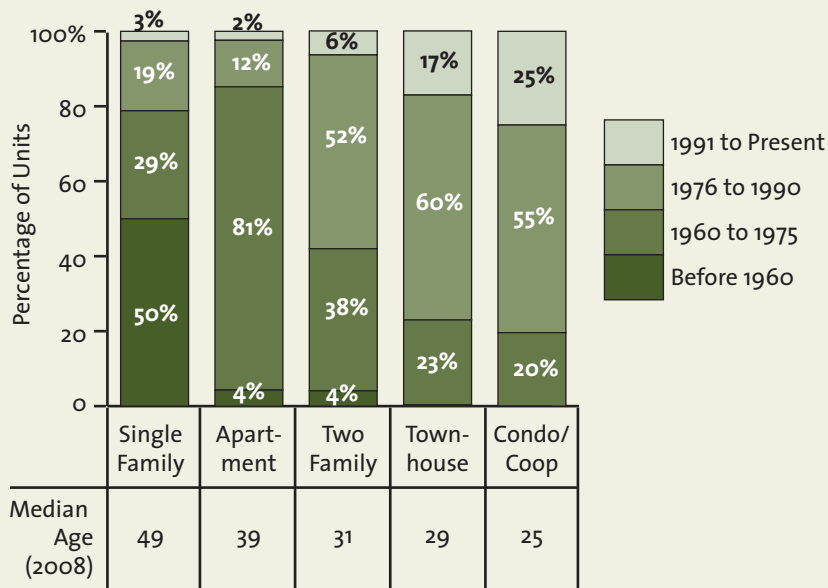
Source: 1960-2000, U.S. Census Bureau; 2010-2030, Bloomington Planning Division.

# Housing Age

In 2008, the median age of a single family home in Bloomington was 49 years (1959 construction). Bloomington is home to over 10,500

single family units that were constructed before 1960. Median ages for other housing types were lower, see **Figure 3.2**, below.

**Figure 3.2 Housing Type by Year Built, 2008**



*Note: Excludes units with insufficient data related to housing age.*

Source: Bloomington Assessing Division.

**Table 3.2 Housing Condition**

Condition Rating	Number (Percent) of Units		
	1978	1996	2006
<b>Average, Good, and Excellent.</b>			
Observable defects, if any, are minor in nature; no maintenance items deferred to point where permanent damage exists.	25,870 (98.7%)	26,037 (97.1%)	26,407 (96.3%)
<b>Major Maintenance Required.</b>			
Considerable deferred maintenance with permanent damage to structural items beginning to show.	260 (1.0%)	737 (2.7%)	983 (3.6%)
<b>Critical Disrepair.</b>			
Damage to major structural items; housing still habitable, but possibly beyond occupant's ability to restore or maintain it.	80 (0.3%)	39 (0.1%)	37 (0.1%)

Source: Bloomington Assessing Division. Excludes multi-family units.



**Typical Bloomington single-family neighborhood.**



**Kennedy Court, Townhomes:**  
Built 2006, 13 units, 11 units/acre.  
Previous use: 2 single-family homes.

# Housing Condition

Over 96 percent of Bloomington's housing is in average or better condition (see **Table 3.2**, left). However, according to ratings assigned by the Assessing Division during property inspections, an increasing percentage of the City's housing is in need of major maintenance. As Bloomington's housing stock ages, the City will focus increasing attention on housing maintenance and rehabilitation in order to sustain satisfactory housing conditions.



**Realife Lyndale, Senior Cooperative:**  
Built 2003, 96 units, 23 units/acre.  
Previous use: Lumberyard.

## Housing Tenure

In the year 2000, 71 percent of all Bloomington housing units were owner occupied, a slight increase from 1990 when 70 percent were owner occupied. See **Table 3.3, above right**. Among single family detached homes, 95 percent were owner occupied (versus 94 percent in 1990). For multi-family units, only 18 percent were owner occupied (16 percent in 1990). The 2010 census is likely to reveal higher owner occupancy levels given the construction of many owner occupied condominium and senior cooperative projects since 2000.

**Table 3.3 Tenure by Housing Type, 2000**

Type	Owner Occupied	Renter Occupied
Single Family	23,439 (95%)	1,181 (5%)
Multi-Family	2,080 (18%)	9,467 (82%)
<b>Total - Entire City, including "Other" Units Not Specified Above</b>	<b>25,682 (71%)</b>	<b>10,718 (29%)</b>

Source: U.S. Census Bureau.

## Household Makeup

### Size

Bloomington's average household size fell during every decennial census period since 1960; from 4.2 in 1960 to 2.3 in 2000. Had average household sizes stayed steady at 1960 levels, Bloomington's 2000 population would have been over 154,000. The reduction in household size is attributable to existing households aging in place, new households having fewer children, higher numbers of single parent households and a substantial change in Bloomington's housing mix. In 1960, 99 percent of housing was single family detached, where average household sizes are highest. In 2008, only 56 percent of housing is single-family detached.

Looking forward, competing trends suggest that overall average household sizes should remain roughly steady for the foreseeable future.

On one hand, the continued shift in housing mix toward multi-family housing would tend to decrease citywide average household sizes. On the other hand, increasing ethnic diversification is likely to bring new larger families to Bloomington, tending to increase overall average household size.

### Race/Ethnicity

The population of Bloomington has become increasingly diverse. According to the U.S. Census Bureau the percentage of white residents dropped from 94.7 percent in 1990 to 83.7 percent in 2005, which is also a national and regional trend. The Bloomington School District reports that K-12 minority enrollment has increased from 19% in the 1999-2000 school year to 36% in the 2007-2008 school year. In 2007, the School District prepared enrollment projections that predict minority students will comprise 50 percent of total Bloomington public school students by 2015. As depicted in **Table 3.4, below**, the Census Bureau reports that non-white households have larger households on average.

**Table 3.4 Average Bloomington Household Size by Race, 2000**

Race of Householder	Average People Per Household
White	2.24
African American	2.68
Native American	2.69
Two or More Races	2.76
Pacific Islander	3.17
Asian	3.21
Hispanic/Latino	3.50
Other Race	3.94

Source: U.S. Census Bureau.

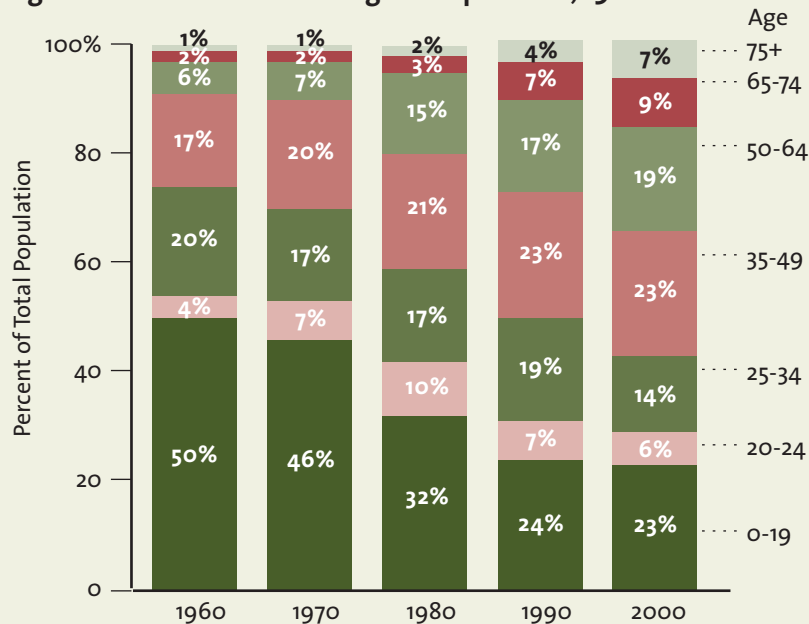
## Age

The age distribution of Bloomington residents has changed dramatically over the last 50 years. As depicted in **Figures 3.3** and **3.4**, below, Bloomington has been gaining older residents and not replacing younger residents, which mirrors state and national trends. From

1960 to 2000, the percentage of residents over the age of 65 rose from 3 percent to 16 percent according to the U.S. Census Bureau. Over the same time period the percentage of residents under the age of 19 fell from 50 percent to 23 percent. Looking

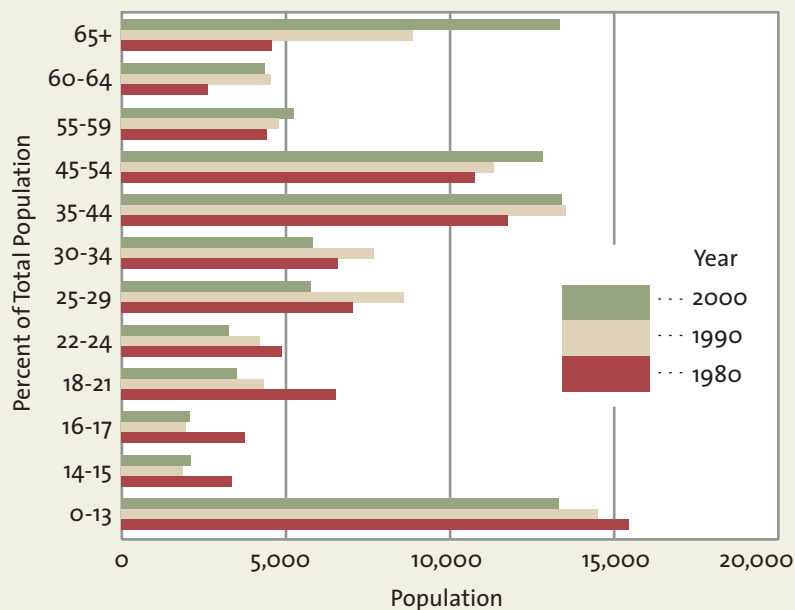


**Figure 3.3**  
**Age Distribution of Bloomington Population, 1960-2000**



Source: U.S. Census Bureau.

**Figure 3.4** Change in Age Distribution, 1980 - 2000



Source: U.S. Census Bureau.



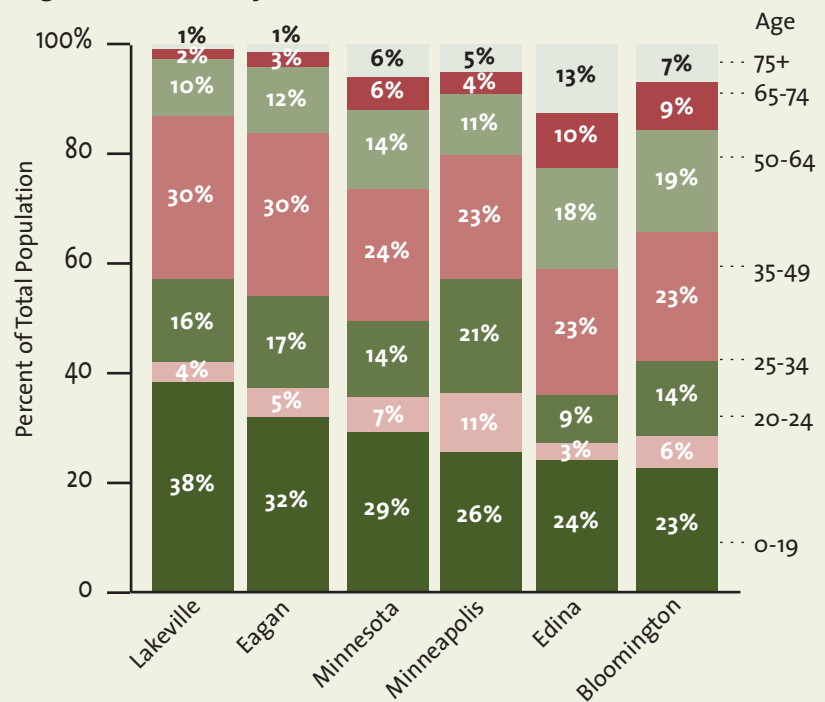
forward, the number of Bloomington residents under 19 is expected to remain relatively stable over the next 20 years while the number of seniors is anticipated to increase as baby boomers enter their senior years.

As depicted in **Figure 3.5, below**, Bloomington residents are older than statewide averages. Bloomington residents are also older on average than residents of central cities and in newer suburban communities but younger than residents of older suburban communities.

A larger population of senior residents has increased the demand for low maintenance and senior oriented housing. Due to age demographics, demand for these unit types is anticipated to remain strong relative to other housing types.

Given the needs of senior residents, new senior oriented housing should be located near transit opportunities and desired services.

**Figure 3.5**  
**Age Distribution by Jurisdiction, 2000**



Source: U.S. Census Bureau.

## Housing Supply

### Recent Changes

Building permit, moving permit and demolition permit activity from 2000 to 2007 (See **Table 3.5, next page**) was dominated by multi-family housing types, which is a reflection of Bloomington's stage of development, high land prices and the strong

demand for multi-family housing. Over these eight years, Bloomington averaged a net annual gain of 93 multi-family units per year and a net annual loss of two single-family units per year (an overall net annual gain of 91 units per year). The trend is

somewhat skewed by the loss of 161 units in 2006 and 2007 due to the noise mitigation acquisitions for the new north-south runway at MSP. For the six years from 2000 to 2005, the average net gain was 132 units per year. (See **Figure 3.6, below.**)

### Looking Forward

Bloomington's excellent location will continue to create strong demand for new housing over the next 20 years. As depicted in **Table 3.6, right**, Bloomington forecasts an average net gain of 164 households (occupied housing units) per year through 2030.

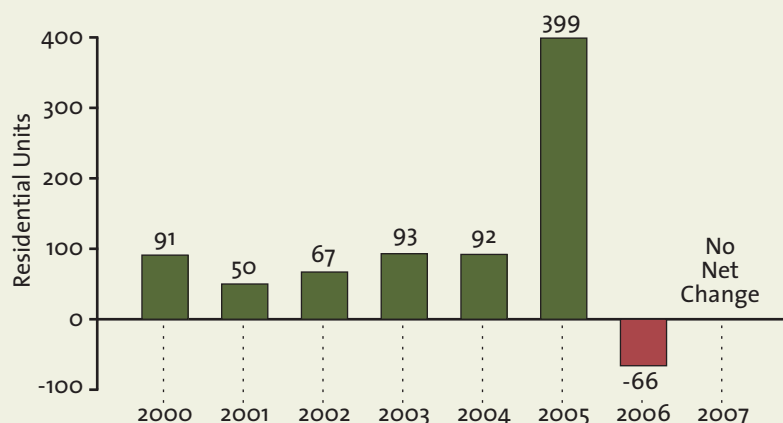
**Table 3.5 New Residential Units, 2000-2007**

Year	Building Permits			Moving Permits		Demolition Permits		Net Total
	Single Family	Multi-Family*	Subtotal	In	Out	Single Family	Multi-Family*	
2000	25	87	112	0	0	-21	0	91
2001	15	46	61	2	0	-13	0	50
2002	28	49	77	0	-1	-9	0	67
2003	21	101	122	0	-7	-22	0	93
2004	14	101	115	0	-10	-13	0	92
2005	18	408	426	1	-9	-19	0	399
2006	16	77	93	0	-10	-17	-132	-66
2007	11	5	16	0	0	-16	0	0
<b>Total</b>	<b>148</b>	<b>874</b>	<b>1,022</b>	<b>3</b>	<b>-37</b>	<b>-130</b>	<b>-132</b>	<b>726</b>

\* Multi-Family includes Townhomes and Two-Family Residences.

Source: Bloomington Building and Inspection Division.

**Figure 3.6**  
**Net Change in Residential Units, 2000 - 2007**



Source: Bloomington Building and Inspection Division.

**Table 3.6 Household Forecasts**

Year	Households
2006	36,604
2010	37,141
2020	39,371
2030	40,536

Source: Metropolitan Council for 2006, Bloomington Planning Division for forecasts.

## Housing Demand

### Location

Housing demand has always been and will always be strongly influenced by location. Bloomington enjoys a location that is both in the heart of a growing metropolitan area and near significant employment opportunities, important transit corridors, major freeways and an international airport. In a future with rising energy prices, Bloomington's locational advantages are anticipated to translate into a strong long term housing market.

### Demographic Shifts

The increase in the number of older residents, especially residents over 80, will increase demand over the next twenty years for various types of low maintenance housing (condos and townhomes) and senior oriented housing (independent living, assisted living, nursing homes). The anticipated growth of single person and single parent households will also increase demand for smaller, multi-family housing types.



**Applewood Pointe Lyndale,  
Senior Cooperative:**  
Built 2005, 95 units, 25 units/acre.  
Previous use: Retail.



**Lyndale Green, Townhomes:** Built  
2005-2006, 50 units, 11 units/acre.  
Previous use: Retail.

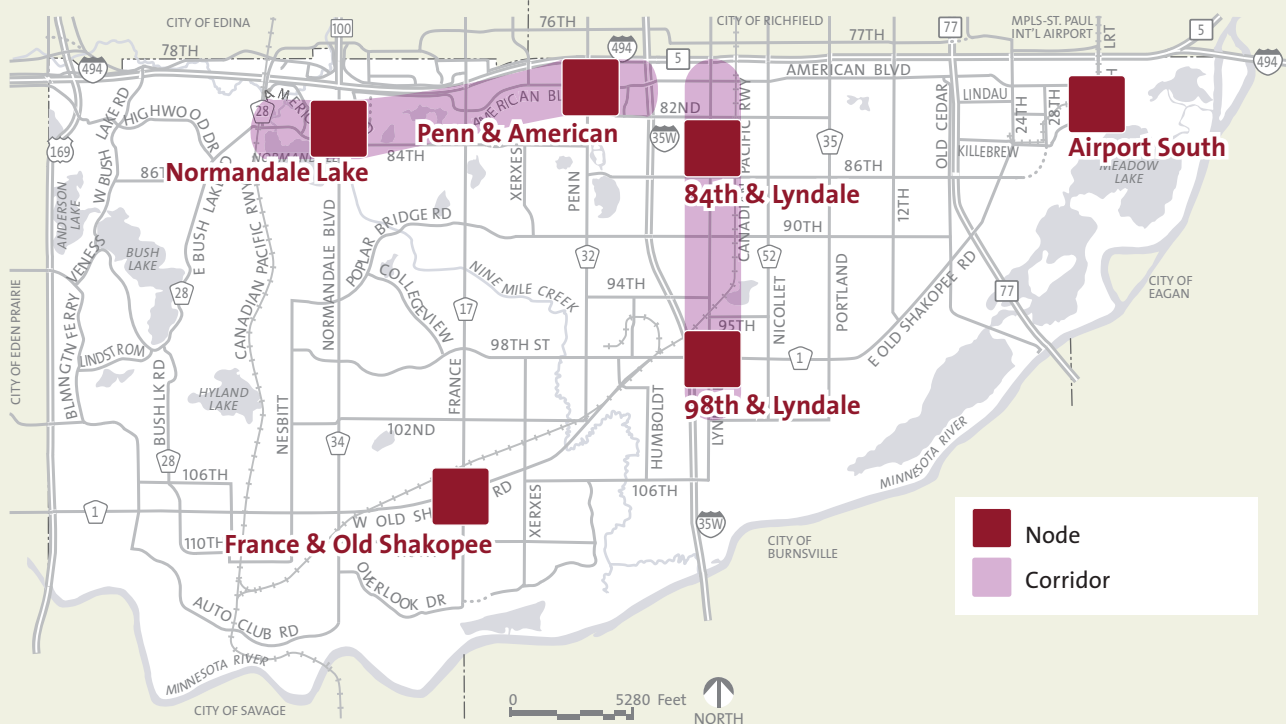
### 3.3 Redevelopment

#### Appropriate Redevelopment Locations

Given its stage of development, Bloomington's housing mix can change only through redevelopment. Due to the economics of redevelopment, most new housing units generated are likely to be multi-family (apartments, condominiums, senior housing). It is important that new multi-family housing be sited in appropriate locations. Placing multi-family housing in less amenable locations disadvantages residents and, given a finite demand for new housing within Bloomington, saps strength from City redevelopment efforts in other areas.

Creating new multi-family housing often requires the City to amend its guide plan or zoning. To ensure that multi-family housing is sited in appropriate locations, the City will control discretionary guide plan and zoning amendments to focus new high density housing at locations near transit, services, amenities and employment. City priority areas for new high density housing are depicted in **Figure 3.7, below**. The City will also control guide plan and zoning amendments to focus new medium density housing (generally townhomes) in locations that are served by transit or that are likely to be in the future. The City's land use controls already allow easy integration of new housing in many commercial areas.

**Figure 3.7 Priority Areas for Additional High Density Housing**



Source: Bloomington Planning Division, 2008.



## Guide Plan Redevelopment Support

Since the adoption of the 1980 *Comprehensive Plan*, Bloomington has guided selected residential areas of the city to require higher densities at the time of redevelopment than currently exist. These designations let developers know on the front end that the City will support redevelopment at higher densities in these areas if the developer is able to assemble sufficient land area.

Having the property guided for higher densities up front reduces the uncertainty, risk, fees and timeline of redevelopment, thereby encouraging it.

**Figure 3.8**, below, depicts areas that are guided for higher densities than currently exist. Areas were selected in 1980 for a variety of reasons, including location near transit, surrounding land

uses, large lot sizes, and functional obsolescence. To date, market economics have not justified private acquisition and redevelopment of these areas and their redevelopment has not occurred. Market conditions may change enough in the future that private redevelopment of these areas becomes economically feasible.

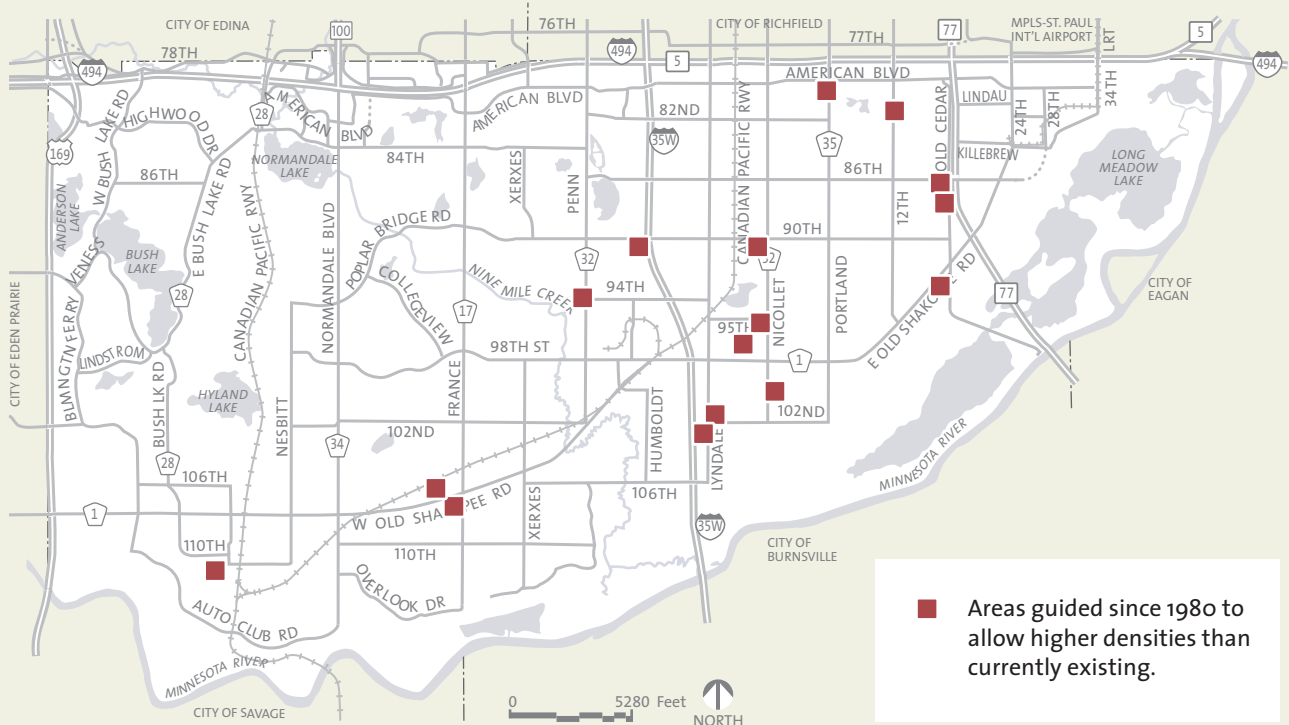
## Non-Residential to Residential

Since 2000, almost all new multi-family units have been developed on land that was formerly used in a non-residential fashion. At Bloomington Central Station, 263 Reflections condominium units were developed on land formerly occupied by office parking. Over 350 new units

have been developed in the last 10 years along Lyndale Avenue on former commercial and industrial land. New multi-family units have also been recently developed on several church sites as well as on the land formerly occupied by Bloomington's City Hall. The City anticipates that the

conversion of non-residential land for residential use will continue including at several neighborhood centers where reduced market demand for smaller retail uses may provide the impetus for redevelopment.

**Figure 3.8 Residential Land Guided for Increased Density**



Source: Bloomington Planning Division, 2008.



**Presbyterian Homes Senior Housing**  
**Campus: Built 1984-2004, 312**  
**units/beds, 27 units/acre.**

**Table 3.7 Senior Oriented**  
**Housing, 2008**

Type	Units/Bed
Independent - Non-Subsidized	899
Independent - Subsidized	352
Assisted	132
Nursing Home Beds	685
<b>Total</b>	<b>2,068</b>

Source: Bloomington Planning Division.

## Affordable Rental Housing

Until 2010, the Metropolitan Council considers rental housing to be affordable if a household earning 50% of the regional median household income would need to spend no more than 30% of its monthly income to afford it. For the period 2011-2020, the Metropolitan Council is changing its standard and will consider rental housing to be affordable if a household earning 60% of the regional median household income would need to spend no more than 30% of its monthly income to afford it. In 2007, a monthly rent level of \$883 for a two bedroom unit was considered affordable. The affordability threshold for other rental units is listed in **Table 3.8, right**.

## 3.4 Life Cycle Housing

As residents age, their housing needs and desires change. A typical resident's housing may progress from a parent's single-family detached home, to student housing during college, to a rented apartment, to a purchased condominium, to a single-family detached home to raise a family, to a townhouse as an empty nester and retiree and finally to an assisted living facility. Bloomington's intent is to encourage the development of housing to serve each stage of life, allowing residents to remain in Bloomington their entire lives. (See **Table 3.7, left**.)

With a diverse housing supply at various price points, Bloomington compares favorably to most cities in regard to meeting housing needs throughout the life cycle. To ensure that Bloomington's housing stock continues to meet life cycle housing needs, the City will monitor market demands and adjust land use controls as necessary.

Unfortunately, some desired housing types may not be feasible in Bloomington due to high land values. For example, the City is aware that one level townhomes are in short supply. The market has provided little of this housing type in Bloomington because its lower density spreads the high cost of land across fewer units, raising the price per unit beyond what the market will pay.

## 3.5 Affordability

Bloomington provides a variety of housing choices to residents with varying needs and income levels. The City will continue to support the provision of affordable housing as an important element in building a strong community and in helping the region to meet its housing needs.

**Table 3.8 Affordable Housing Levels, 2007**

Metrowide median family income for 2007		\$78,500	
Household Income Level	Affordable Home Price	Affordable Rental Rate Per Month	
80% of area median income (\$62,800)	\$206,800		
50% of area median income (\$39,250)		\$687	Efficiency or single-room occupancy unit
		\$736	1-bedroom unit
		\$883	2-bedroom unit
		\$1,020	3-bedroom or larger unit

Source: Metropolitan Council.

## Affordable Owned Housing

Until 2010, the Metropolitan Council considers owned housing to be affordable if a household earning 80 percent of the regional median household income would need to spend no more than 30 percent of its monthly income to afford it. For the period 2011-2020, the Metropolitan Council is changing its standards and will consider owned housing to be affordable only when a household earning 60% of the regional median household income would need to spend no more than 30% of its monthly income to afford it. In 2007, any living unit with a sales price below \$206,800 is considered affordable.

## Owned Housing Costs

Sales price data is tracked by the

Minneapolis Area Association of Realtors, which divides Bloomington into an eastern and western market with I-35W as the dividing line. In 2007, the metrowide median sales price of \$225,000 was lower than the median sales price in western Bloomington (\$245,000) but higher than the median sales price in eastern Bloomington (\$213,000). From 2002 to 2007, median sales prices in both eastern and western Bloomington increased at a slower rate than did the metrowide median sales price. (See **Figure 3.9**, below.)

## Rental Housing Costs

Rental rates in Bloomington are tracked by an annual survey by the Bloomington Housing and Redevelopment Authority. The results of the 2007 survey are depicted in **Table 3.9**, page 3.12.

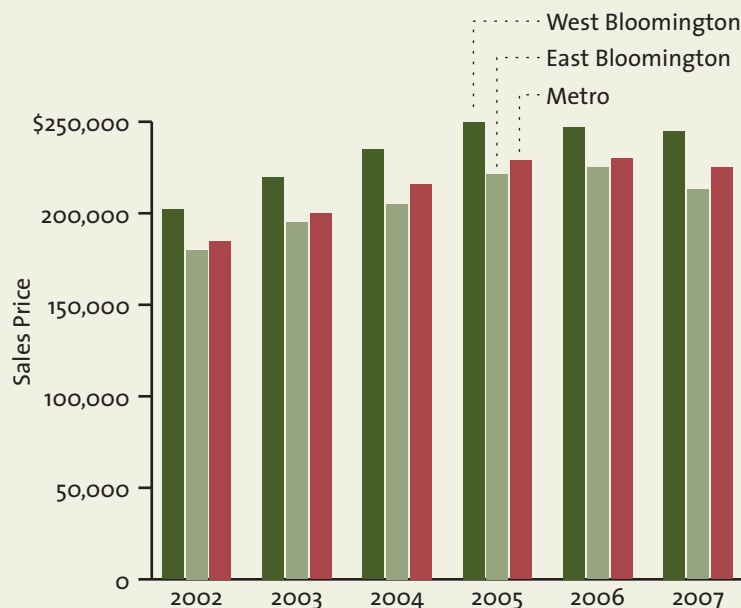
## Affordable Housing Allocation

State Law requires cities to plan for “adequate housing opportunities to meet existing and projected local and regional housing needs” and to “promote the availability of land for the development of low and moderate income housing.” The Metropolitan Council estimates the region’s overall need for new affordable housing units and allocates that need among the region’s communities using four criteria:

- Household growth potential;
- Ratio of local low-wage jobs to low-wage workers;
- Current provision of affordable housing; and
- Transit service.

Using this process and adjusting for forecasted growth levels, the Metropolitan Council’s affordable housing allocation for Bloomington is 961 additional affordable housing units between 2011 and 2020.

**Figure 3.9 Median Sales Price, 2002 - 2007**



Source: Minneapolis Area Association of Realtors. Includes single-family, townhomes, condos and twin homes.



**Phase I AHEPA Subsidized Senior Housing: Built 2000, 41 units, 27 units/acre.**

## Affordable Housing Creation Strategies

To facilitate the addition of at least 961 new affordable housing units between 2011 and 2020, Bloomington will pursue multiple strategies to promote affordable housing including:

- Committing local financial resources;
- Seeking non-local financial resources;
- Considering planned development flexibility or amendments to official controls to allow increased density;
- Considering planned development flexibility on development standards to reduce development costs; and
- Considering *City Code* amendments to allow accessory dwelling units.

As a built out city where new units will compose only a small percentage of the housing stock, Bloomington recognizes that by far the largest determinant on the percentage of the city's housing that is affordable will be what happens to the prices of existing units.

**Table 3.9 Rental Units/Rental Range, 2007**

	Number of Bedrooms				Citywide
	Efficiency	One	Two	Three	
Rental Units (from CAC)	354	4,711	4305	478	9,848
Percent of Total	3.6%	47.8%	43.7%	4.9%	100.0%
	Rental Range per Month				Citywide
	Low	High	Average	Median	
Low	\$425	\$561	\$567	\$757	\$425
High	\$796	\$1,467	\$1,869	\$1,919	\$1,919
Average	\$613	\$739	\$975	\$1,375	\$1,038
Median	\$615	\$724	\$903	\$1,419	\$915

Source: Bloomington Housing and Redevelopment Authority Sample Survey: 66.6 percent of all units were surveyed (6,561 units represented in the survey). All figures reflect gross rent. Subsidized units are not included in this analysis.

**Table 3.10 Subsidized Housing, 2008**

Unit Type	Number
Large Family: 3 or More Bedrooms	259
Small Family: 2 Bedrooms	359
Seniors: 1 bedroom	467
Special Needs: Handicapped	261
Special Needs: Battered Women, etc.	53
<b>Total subsidized units</b>	<b>1,399</b>
Special Needs: Chemically Dependent, Adolescent	57
Group Homes: Mental Impairment	215
<b>Total Group Home Beds</b>	<b>272</b>

Source: Bloomington Housing and Redevelopment Authority.

## Types of Affordable Housing

Overall, Bloomington will seek to add 961 new affordable housing units between 2011 and 2020. The City envisions these 961 units to be divided as follows:

- 300 affordable rental units for families, individuals and persons with special needs; and
- 161 affordable homeownership units for families and individuals.
- 500 affordable senior units which could include cooperatives, rental or affordable housing;

### 3.6 Preserving Housing Quality

Bloomington's foremost housing goal is to keep its 37,700 existing housing units in good condition. To achieve this goal, home owners will need to invest significant resources to maintain their homes, update them for modern needs and desires and, for many of Bloomington's older homes, replace major home components such as roofs, furnaces, siding and windows. Homeowners will not make these required investments if they do not have confidence in the future of their neighborhood and the community at large, or if barriers to reinvestment are present, including financial, health, know-how, time or language barriers.

#### Maintaining and Building Community Confidence

There are many attributes that impact confidence in a community. A desirable community is safe, clean and attractive; it has connected, informed, active and healthy residents; a social and cultural base, good schools, quality infrastructure and parks, nearby shopping, respected governance and many employment opportunities. Fortunately, Bloomington has these attributes today. To ensure continued confidence in Bloomington neighborhoods and in the City as a whole, Bloomington will pursue a variety of actions to maintain and build on these attributes.

The City will continue to closely monitor code compliance and require owners to maintain their property to the standards in the City Code and the Property Maintenance Code. In addition to complaint driven enforcement, the City will also continue with systematic enforcement with the goal of maximizing Code compliance. Bloomington's Time-of-Sale Inspection Program will continue to address hazardous code deficiencies when an owner occupied home is sold. The City will encourage increased communication with neighborhood groups on code enforcement issues through its Neighborhood Block Booster program, which is designed to solicit the input of neighbors in identifying problem properties.

As property owners maintain private property, the City will keep the existing public physical infrastructure well maintained and target physical improvements in the areas of highest benefit. While cracked sidewalks, broken curbs, and potholes in streets can discourage property owners from making improvements on private property, a well maintained physical infrastructure and new public investment can spur neighborhood confidence and private investment.

To ensure that the City's many commercial areas remain desirable and attractive and have a positive impact on surrounding residential areas, the City will enforce Code standards in commercial/industrial areas and the City and HRA will continue to assist in spurring commercial redevelopment in



**New house created using HRA assistance.**

#### Removing Reinvestment Barriers

As with a lack of confidence in the future of one's neighborhood or community, reinvestment can also be hindered by a variety of barriers including financial, language, know-how, time and health. To encourage reinvestment, Bloomington will reduce reinvestment barriers through a variety of actions, including:

- Home improvement loan programs;
- Information in various languages;
- Translation assistance as homeowners navigate the permitting process;
- Linking property owners with training, contractors and improvement ideas;
- Organizing and publicizing volunteer programs available to assist homeowners who are unable to maintain their property due to health/age reasons.





**Before and after photos of home that was repaired using the HRA Home Improvement Deferred Loan Program.**

### Obsolete Housing

In some cases, housing has become functionally, physically or locationally obsolete to the extent that reinvestment does not make financial sense. In these cases Bloomington will work with property owners to encourage redevelopment.

high priority areas. Between 2000 and 2008, City/HRA assisted commercial redevelopment has occurred at France and Old Shakopee and at 84th and Lyndale. Similar efforts are currently underway at Penn and American. In order to monitor neighborhood conditions and identify signs of decline in their earliest stages, the City will track changes in stability indicators such as property values, crime levels, Code violations, foreclosure rates and rehabilitation levels. Information gathered will help identify areas to target for rehabilitation.

While City programs and investments can nurture community confidence, the full value of these investments can only be realized if current and prospective residents are aware of the available amenities and the amount of public and private investment directed into their neighborhood. Toward this end, the City will continue communication and marketing initiatives to let residents know of Bloomington's amenities and of the significant public and private investment that is being made and will continue to be made in their neighborhood. Communication will call attention to levels of public and private investment, provide information on available resources, and encourage residents to join their neighbors in maintenance and rehabilitation.

Social and cultural connections are vital for spurring housing reinvestment. One of Bloomington's attributes is that residents live here for a long time. A resident who is well integrated into a variety of local

social and cultural networks is less likely to move and more likely to reinvest. To help build these connections and a sense of community, Bloomington will provide physical locations for social and cultural activities (such as the Art Center, Creekside Community Center, Normandale Lake Amphitheater and Old Town Hall), sponsor community festivals and get together, provide recreational and artistic programming, encourage neighborhood tool and service sharing, encourage block groups and community organizations, and use City communications to increase awareness of Bloomington history and to bring a human face to new members of the community.

To encourage healthy, active living for Bloomington residents and thereby increase community desirability and reinvestment levels, the City will implement its *Alternative Transportation Plan* to:

- Enhance its off-street trails network;
- Direct most new housing to locations within walking distance of services, amenities, transit and employment;
- Make biking and walking more feasible and safer citywide;
- Provide supportive recreational programming; and
- Encourage sustainable lifestyles through a variety of programs including a weekly farmer's market.

## 3.7 Goals, Strategies, Actions

The following implementation program describes the strategies and actions Bloomington will take to meet its housing goals.

### Goal 1 Keep Bloomington's existing housing in good condition.

#### Strategy 1.1

##### **Maintain and build community and neighborhood confidence.**

- Continue to conduct both complaint driven and systematic enforcement of Codes in residential and non-residential areas.
- Continue the Community Enhancement Program to annually perform Code compliance sweeps in selected residential neighborhoods.
- Maintain owner-occupied housing condition through Bloomington's Time of Sale Inspection Program.
- Maintain rental housing condition through Bloomington's rental housing licensing and inspection program.
- Encourage increased collaboration with/education of neighborhood groups on Code enforcement issues through the Bloomington Block Booster program.
- Maintain public infrastructure in a manner that builds public confidence.
- Ensure Bloomington's scattered commercial areas serve as neighborhood amenities by enforcing Codes in and redeveloping/renewing neighborhood centers;
- Track changes in stability indicators to monitor neighborhood conditions and identify signs of decline at their earliest stages.
- Continue communication and marketing initiatives to let residents know of Bloomington's amenities and of the significant public and private investment that is being made and will continue to be made in their neighborhood.
- Provide physical locations for social and cultural activities.
- Sponsor community festivals and get-togethers.
- Provide recreational and artistic programming.
- Encourage neighborhood tool and service sharing.
- Encourage block groups and community organizations.
- Use City communications to increase awareness of Bloomington history and to bring a human face to new members of the community.
- Support anti-crime initiatives.

- Prepare a New Resident's Guide to familiarize residents with City property maintenance requirements.
- Continue the City's curbside cleanup program.

### Strategy 1.2

**Reduce barriers to reinvestment, including financial, language, know-how, time and health.**

- Continue the HRA's Home Improvement Loan Program.
- Provide information on the development process in various languages.
- Increase education on Code requirements;
- Provide translation assistance to homeowners as they navigate the permitting process.
- Link property owners with training, contractors and improvement ideas.
- Organize and publicize volunteer programs available to assist homeowners unable to maintain their property due to health/age reasons.

### Strategy 1.3

**Redevelop functionally, physically or locationally obsolete housing for which reinvestment does not make financial sense.**

- Identify pockets of functionally obsolete housing and consider redevelopment strategies.
- Continue the HRA's Blighted Properties Program.
- Require removal of hazardous buildings.

## Goal 2 Guide new housing to appropriate locations.

### Strategy 2.1

**Encourage most new housing, especially high density housing, to locate near transit, amenities, services and employment.**

- Adopt and implement official controls that encourage high density uses to locate in selected nodes (see **Figure 3.7**, page 3.8).
- Prepare District Plans to ensure appropriate locations for housing in selected nodes.
- Consider proximity to transit, amenities, services and employment when evaluating proposals for high density housing.
- Consider proximity to transit when evaluating proposals for medium density housing.

## Goal 3 Provide at least 961 new units of affordable housing between 2011 and 2020.

### Strategy 3.1

#### **Pursue multiple methods of providing affordable housing.**

- Commit local financial resources.
- Seek non-local financial resources.
- Consider planned development flexibility to official controls on a case by case basis to allow increased density.
- Consider flexibility on development standards on a case by case basis to reduce development costs.
- Consider City Code amendments to allow accessory dwelling units.

### Strategy 3.2

#### **Foster affordable housing of various types.**

- Encourage 500 affordable senior units which could include cooperatives, rental or affordable housing.
- Encourage 300 affordable rental units for families, individuals and persons with special needs.
- Encourage 161 affordable homeownership units for families and individuals.

### Strategy 3.3

#### **Preserve existing affordable housing.**

- As necessary, use available affordable housing resources to preserve housing with expiring federal rent assistance contracts.

## Goal 4 Provide housing opportunities for all age groups.

### Strategy 4.1

#### **Promote the development of housing to serve the needs of current and future residents.**

- Monitor housing supplies and demands to identify underserved needs.
- Consider amendments to official controls as necessary to promote additional housing to meet market needs.
- Consider the full life of the structure and the possibility of conversion to serve other age groups when evaluating development proposals.

